



# Frequently Asked Questions

## By-Law 4 Requirement for Professional Liability Coverage

This companion document is intended to provide physicians with general advice to support their understanding of the expectations set out in a College By-Law.

This document may be edited or updated for clarity at any time. Please refer back to the document regularly to ensure you are aware of the most recent advice.

### Frequently Asked Questions

#### Why does the College require professional liability coverage?

Professional liability coverage provides compensation to patients if they are harmed by negligent care. It also can provide advice and assistance to you if a medical-legal issue arises.

#### What qualifies as professional liability coverage?

Most physicians meet the College's requirement for professional liability coverage by holding membership with the Canadian Medical Protective Association (CMPA). However, you can email us at [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to discuss alternative coverage options, including obtaining a certificate of insurance that would be acceptable to the College.

#### When do I need professional liability coverage?

For the entire duration of your licence.

Here are some examples:

- If you renew an annual licence each year, you need coverage for the entire year unless you have requested your licence be changed to "Non-Practicing" status (see next question).
- If you have a licence for a defined period of time, you need coverage for the dates of your licence.
- If you hold a postgraduate licence, you need coverage for the dates of your licence.

### **How do I notify the College that I will not have professional liability coverage?**

Before cancelling your liability coverage, send an email to [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to request that your licence be changed to “Non-Practicing” status for the period that you will not have coverage. If you are returning to practice, you must contact us again to confirm that you have re-activated your liability coverage. We will update your licence to “Practicing” status, and you can resume practicing. Applicable fees may apply.

### **What is “Non-Practicing” status?**

If you hold “Non-Practicing” status, your licence has been restricted by the College and you cannot practice medicine – you cannot care for patients, write prescriptions, complete medical reports, sign medical documents, or bill MCP for your services as a physician, etc.

### **I have a licence for the full year, but I only intend to do a few locums. Do I have to pay for professional liability coverage for the whole year?**

No. Before cancelling your liability coverage, send an email to [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to request that your licence be changed to “Non-Practicing” status for the period that you will not be practicing medicine. If you are returning to practice, you must contact us again to confirm that you have re-activated your liability coverage. We will update your licence to “Practicing” status and you can resume practicing. Applicable fees may apply.

### **I am going on parental leave/sick leave/sabbatical leave. Do I have to pay for professional liability coverage for the whole year?**

No. Before cancelling your liability coverage, send an email to [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to request that your licence be changed to “Non-Practicing” status for the period that you will not be practicing medicine. If you are returning to practice, you must contact us again to confirm that you have re-activated your liability coverage. We will update your licence to “Practicing” status and you can resume practicing. Applicable fees may apply.

### **I have questions about my professional liability coverage. How do I get more information?**

Questions about when and under what circumstances you are covered are best addressed by your provider (e.g. CMPA).

### **I still have questions. Who can help me?**

Contact the College by [email](#). We will direct your inquiry to the appropriate person at our offices.

**Document History**

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